

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-11242-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine
91 Castle Heights Avenue
Pennsville, NJ 08070

Social Security No.:
xxx-xx-5224

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 20, 2023.

Dated: April 20, 2023
JAN:

Jeanne Naughton
Clerk

In re:
Michael A. Rafine
Debtor

Case No. 23-11242-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 20, 2023

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201
519838208	+ Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626
519872915	++ ZENRESOLVE LLC, JEFF BRONSON, 2770 MISSION RANCHERIA RD #315, LAKEPORT CA 95453-9612 address filed with court:, Lendumo in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453
519872914	++ ZENRESOLVE LLC, JEFF BRONSON, 2770 MISSION RANCHERIA RD #315, LAKEPORT CA 95453-9612 address filed with court:, Little Lake Lending in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 20 2023 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 20 2023 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519838215	+ Email/Text: bankruptcy@pepcoholdings.com	Apr 20 2023 20:36:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519838210	+ Email/PDF: ebn_ais@aisinfo.com	Apr 20 2023 20:46:33	Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
519851125	+ Email/PDF: ebn_ais@aisinfo.com	Apr 20 2023 20:46:34	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519838213	+ Email/Text: mrdiscen@discover.com	Apr 20 2023 20:35:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
519847739	Email/Text: mrdiscen@discover.com	Apr 20 2023 20:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519838211	Email/Text: collecadminbankruptcy@fnni.com	Apr 20 2023 20:35:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
519852685	Email/Text: collecadminbankruptcy@fnni.com	Apr 20 2023 20:35:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha Ne 68197
519838206	^ MEBN	Apr 20 2023 20:32:29	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519857392	Email/PDF: resurgentbknofications@resurgent.com	Apr 20 2023 20:46:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519838207	+ Email/Text: BKNotice@ldvlaw.com	Apr 20 2023 20:35:00	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
519838205	Email/Text: camanagement@mtb.com	Apr 20 2023 20:36:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240

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Page 2 of 3

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519853996	Email/PDF: pa_dc_claims@navient.com	Apr 20 2023 20:46:42	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
519880382	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 20 2023 20:35:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519838209	+ Email/PDF: pa_dc_claims@navient.com	Apr 20 2023 20:46:42	Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640
519838216	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 20 2023 20:46:34	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
519881853	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 20 2023 20:46:44	Portfolio Recovery Associates, LLC, c/o ONEMAIN FINANCIAL GROUP, LLC, POB 41067, Norfolk, VA 23541
519838212	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 20 2023 20:36:00	Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 7999, St. Cloud, MN 56302-7999
519889810	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 20 2023 20:36:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519838214	+ Email/Text: bnc-quantum@quantum3group.com	Apr 20 2023 20:36:00	Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788
519855352	Email/Text: bnc-quantum@quantum3group.com	Apr 20 2023 20:36:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519883704	Email/Text: bnc-quantum@quantum3group.com	Apr 20 2023 20:36:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519872915	Email/Text: ZenResolve@ebn.phinsolutions.com	Apr 20 2023 20:35:00	Lendumo in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453
519872914	Email/Text: ZenResolve@ebn.phinsolutions.com	Apr 20 2023 20:35:00	Little Lake Lending in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519861499	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4